



Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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BHC Name [UNITED BANKSHARES, INC.](#)

City/State [CHARLESTON, WV](#)

Bank Holding Company Information

Federal Reserve District: [5](#)

Consolidated Assets (\$000): [27,190,926](#)

Peer Group Number: [1](#) Number in Peer Group: [131](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[UNITED BANKSHARES, INC.](#)
[300 UNITED CENTER, 500 VIRGINIA STREET E](#)
[CHARLESTON, WV 25301](#)

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Income Statement—Revenues and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	371,414	338,057	721,473	666,950	636,720	9.87	83.27
Income from lease financing receivables.....	0	108	356	0	0	-100.00	
Fully taxable income on loans and leases.....	366,837	333,382	712,167	656,387	625,891	10.04	84.55
Tax-exempt income on loans and leases.....	4,577	4,783	9,662	10,563	10,829	-4.31	17.69
Estimated tax benefit on income on loans and leases.....	1,216	1,271	2,568	2,808	2,878	-4.29	-41.92
Income on loans and leases (tax equivalent).....	372,630	339,436	724,397	669,758	639,598	9.78	81.99
Investment interest income (tax equivalent).....	30,126	32,560	62,600	68,541	56,762	-7.48	85.73
Interest on balances due from depository institutions.....	3,649	5,830	9,777	21,321	19,253	-37.41	189.14
Interest income on other earning assets.....	1,560	3,173	5,496	6,677	6,430	-50.84	-33.59
Total interest income (tax equivalent).....	407,965	380,999	802,270	766,297	722,043	7.08	81.65
Interest on time deposits of \$250K or more	4,227	9,281	16,006	21,116	14,379	-54.46	
Interest on time deposits < \$250K.....	5,068	11,798	20,208	23,476	17,283	-57.04	
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	13,701	25,647	42,365	91,057	59,845	-46.58	103.52
Interest on other borrowings and trading liabilities.....	5,025	20,238	29,570	48,991	37,563	-75.17	-28.41
Interest on subordinated debt and mandatory convertible securities	345	115	460	0	0	200.00	
Total interest expense.....	28,366	67,079	108,609	184,640	129,070	-57.71	37.87
Net interest income (tax equivalent).....	379,599	313,920	693,661	581,657	592,973	20.92	86.06
Non-interest income.....	149,626	122,892	345,721	146,594	128,906	21.75	372.14
Adjusted operating income (tax equivalent)	529,225	436,812	1,039,382	728,251	721,879	21.16	124.53
Overhead expense.....	281,828	249,902	571,766	378,806	366,057	12.78	133.96
Provision for credit losses.....	-7,088	73,030	106,563	21,313	22,013		
Securities gains (losses)	1,444	1,641	2,502	-102	-2,226	-12.00	565.44
Other tax equivalent adjustments	0	0	-1	0	0		
Pretax net operating income (tax equivalent).....	255,876	115,579	363,627	328,174	331,493	121.39	146.61
Applicable income taxes	52,020	20,910	70,717	64,340	70,823	148.78	51.85
Tax equivalent adjustments	2,122	1,800	3,887	3,735	4,328	17.89	-29.36
Applicable income taxes (tax equivalent).....	54,142	22,710	74,604	68,075	75,151	138.41	45.30
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	201,734	92,869	289,023	260,099	256,342	117.22	203.37
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	201,734	92,869	289,023	260,099	256,342	117.22	203.37
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	201,734	92,869	289,023	260,099	256,342	117.22	203.37
Investment securities income (tax equivalent).....	30,126	32,560	62,600	68,541	56,762	-7.48	85.73
US Treasury and agency securities (excluding mortgage-backed securities)	375	785	1,539	2,471	3,205	-52.23	-80.51
Mortgage-backed securities	15,375	17,857	33,621	39,518	35,662	-13.90	59.08
All other securities	14,376	13,918	27,440	26,552	17,895	3.29	210.40
Cash dividends declared.....	90,522	81,020	171,876	139,508	141,610	11.73	87.96
Common	90,522	81,020	171,876	139,508	141,610	11.73	87.96
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent).....	3.05	2.92	59	3.46	3.46	50	3.32	3.27	54	3.94	4	47	3.83	3.87	49
Less: Interest expense	0.21	0.25	50	0.61	0.61	57	0.45	0.48	55	0.95	0.98	50	0.68	0.79	41
Equals: Net interest income (tax equivalent)	2.84	2.65	61	2.85	2.84	47	2.87	2.77	52	2.99	3.01	42	3.14	3.08	47
Plus: Non-interest income	1.12	1.11	57	1.12	1.14	57	1.43	1.21	65	0.75	1.32	28	0.68	1.31	21
Equals: adjusted operating income (tax equivalent)	3.96	3.82	64	3.97	4.05	46	4.31	4.04	68	3.74	4.41	20	3.83	4.46	20
Less: Overhead expense.....	2.11	2.24	46	2.27	2.63	35	2.37	2.57	46	1.95	2.69	19	1.94	2.71	15
Less: Provision for credit losses.....	-0.05	-0.15	65	0.66	0.85	43	0.44	0.51	41	0.11	0.15	49	0.12	0.14	51
Plus: Realized gains (losses) on held-to-maturity securities	0	0	50	0	0	47	0	0	46	0	0	49	0	0	51
Plus: Realized gains (losses) on available-for-sale securities	0.01	0.01	75	0.01	0.03	61	0.01	0.02	55	0	0.01	24	-0.01	0	15
Plus: other tax equivalent adjustments	0	0	48	0	0	49	0	0	13	0	0	42	0	0	45
Equals: Pretax net operating income (tax equivalent)	1.91	1.79	63	1.05	0.64	69	1.51	1.04	80	1.69	1.56	60	1.76	1.57	68
Less: Applicable income taxes (tax equivalent).....	0.40	0.41	54	0.21	0.16	60	0.31	0.23	73	0.35	0.36	42	0.40	0.33	68
Less: Minority interest.....	0	0	41	0	0	46	0	0	42	0	0	36	0	0	36
Equals: Net operating income.....	1.51	1.36	67	0.84	0.48	71	1.20	0.81	79	1.34	1.19	66	1.36	1.24	66
Plus: Net extraordinary items.....	0	0	49	0	0	50	0	0	50	0	0	50	0	0	51
Equals: Net income	1.51	1.35	67	0.84	0.50	71	1.20	0.82	79	1.34	1.19	66	1.36	1.24	65
Memo: Net income (last four quarters)	1.50	1.25	75	1.07	0.81	70	1.20	0.82	79	1.34	1.19	66	1.36	1.24	65
Net income-BHC and noncontrolling (minority) interest.....	1.51	1.37	67	0.84	0.50	71	1.20	0.83	79	1.34	1.20	66	1.36	1.25	63
Margin Analysis															
Average earning assets / Average assets	88.82	93.15	8	88.02	91.74	10	88.35	92.32	9	87.50	91.05	14	87.24	91.48	10
Average interest-bearing funds / Average assets.....	53.20	62.32	13	57.37	65.48	17	54.79	64.06	15	59.75	65.57	26	59.86	65.56	27
Interest income (tax equivalent) / Average earning assets	3.44	3.14	67	3.93	3.78	57	3.76	3.55	62	4.50	4.41	58	4.39	4.24	59
Interest expense / Average earning assets.....	0.24	0.27	51	0.69	0.66	60	0.51	0.52	57	1.08	1.08	57	0.78	0.86	47
Net interest income (tax equivalent) / Average earning assets	3.20	2.85	71	3.24	3.10	53	3.25	3.01	62	3.41	3.33	48	3.60	3.38	59
Yield or Cost															
Total loans and leases (tax equivalent).....	4.13	4.05	63	4.32	4.44	50	4.23	4.27	51	4.83	5.09	37	4.75	4.95	42
Interest-bearing bank balances	0.28	0.11	97	0.99	0.50	90	0.72	0.27	95	2.51	2.04	77	1.86	1.64	68
Federal funds sold and reverse repos	0.23	0.26	59	0.73	0.94	49	0.36	0.68	43	2.10	2.44	39	1.86	2.17	35
Trading assets	0.42			0.67			0.60				0.99				1.11
Total earning assets	3.42	3.11	67	3.91	3.74	59	3.74	3.51	63	4.48	4.36	58	4.36	4.20	60
Investment securities (tax equivalent).....	1.93	1.80	58	2.55	2.51	56	2.33	2.25	60	2.83	2.76	57	2.65	2.68	48
US Treasury and agency securities (excluding mortgage-backed securities).....	5.02	1.28	99	2.63	2.01	78	2.45	1.75	85	3.55	2.32	90	2.47	2.05	78
Mortgage-backed securities	1.86	1.56	75	2.51	2.33	71	2.30	2.05	73	2.68	2.61	62	2.38	2.50	38
All other securities	1.90	2.91	16	2.58	3.48	18	2.40	3.24	19	3.12	4.06	23	3.02	4.20	20
Interest-bearing deposits.....	0.35	0.24	73	0.90	0.70	70	0.67	0.53	69	1.40	1.10	74	0.97	0.81	72
Time deposits of \$250K or more	1.22	0.76	88	2.14	1.67	88	1.90	1.42	86	2.21	1.96	66	1.66	1.44	67
Time deposits < \$250K	0.51	0.72	30	1.27	1.58	24	1.01	1.36	21	1.57	1.82	32	1.12	1.29	37
Other domestic deposits	0.26	0.17	78	0.67	0.50	77	0.49	0.36	78	1.27	0.93	80	0.84	0.67	73
Foreign deposits		0.12			0.59			0.42			1.19				0.97
Federal funds purchased and repos.....	0.15	0.19	60	0.57	0.85	39	0.37	0.62	34	1.35	1.86	34	1.06	1.51	35
Other borrowed funds and trading liabilities	0.69	1.31	29	1.82	1.62	62	1.67	1.50	60	2.35	2.38	51	2.04	2.28	38
All interest-bearing funds.....	0.40	0.40	59	1.06	0.92	65	0.82	0.74	63	1.59	1.49	66	1.14	1.19	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Non-interest Income and Expenses															
Total non-interest income	149,626	122,892	345,721	146,594	128,906										
Fiduciary activities income	7,956	6,744	13,903	13,871	12,930										
Service charges on deposit accounts - domestic	10,861	9,729	21,314	23,562	24,503										
Trading revenue.....	0	0	0	0	0										
Investment banking fees and commissions.....	7,694	5,311	11,309	9,564	9,272										
Insurance activities revenue.....	537	464	976	1,016	584										
Venture capital revenue.....	0	0	0	0	0										
Net servicing fees	4,741	1,534	6,213	0	0										
Net securitization income	0	0	0	0	0										
Net gains (losses) on sales of loans, OREO, other assets.....	99,154	85,230	262,423	73,168	58,392										
Other non-interest income.....	18,683	13,880	29,583	25,413	23,225										
Total overhead expenses	281,828	249,902	571,766	378,806	366,057										
Personnel expense.....	170,889	136,770	323,531	209,707	200,639										
Net occupancy expense.....	32,915	28,229	62,164	49,060	50,308										
Goodwill impairment losses	0	0	0	0	0										
Amortization expenses and impairment loss (other intangible assets).....	2,933	3,223	6,605	7,016	8,039										
Other operating expenses.....	75,091	81,680	179,466	113,023	107,071										
Fee income on mutual funds and annuities.....	3,693	2,802	6,048	5,234	5,185										
Memoranda															
Assets under management in proprietary mutual funds and annuities	0	0	0	0	0										
Number of equivalent employees	3,012	3,039	3,051	2,204	2,230										
Average personnel expense per employee.....	56.74	45	106.04	95.15	89.97										
Average assets per employee.....	8,877.88	7,249.06	7,910.63	8,834.06	8,462.90										
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios															
Mutual fund fee income / Non-interest income	2.47	2.15	59	2.28	2.20	56	1.75	2.02	51	3.57	2.72	68	4.02	3.08	68
Overhead expenses / Net Interest Income + non-interest income	53.47	59.03	26	57.45	63.28	32	55.22	62.28	26	52.28	61.29	15	51.01	60.88	13
Percent of Average Assets															
Total overhead expense	2.11	2.24	46	2.27	2.63	35	2.37	2.57	46	1.95	2.69	19	1.94	2.71	15
Personnel expense.....	1.28	1.25	57	1.24	1.31	43	1.34	1.30	56	1.08	1.41	20	1.06	1.44	15
Net occupancy expense.....	0.25	0.24	55	0.26	0.26	50	0.26	0.26	50	0.25	0.28	33	0.27	0.28	44
Other operating expenses.....	0.58	0.73	35	0.77	0.99	35	0.77	0.94	47	0.62	0.97	18	0.61	0.97	12
Overhead less non-interest income	0.99	1.10	36	1.15	1.36	34	0.94	1.25	25	1.19	1.32	37	1.26	1.38	37
Percent of Adjusted Operating Income (Tax Equivalent)															
Total overhead expense	53.25	58.45	27	57.21	62.83	34	55.01	61.82	27	52.02	60.64	16	50.71	60.37	14
Personnel expense.....	32.29	33.10	40	31.31	32.43	39	31.13	32.36	37	28.80	32.39	24	27.79	32.51	21
Net occupancy expense.....	6.22	6.33	47	6.46	6.65	45	5.98	6.58	40	6.74	6.52	55	6.97	6.48	59
Other operating expenses.....	14.74	18.60	21	19.44	23.06	44	17.90	22.28	36	16.48	21.20	24	15.95	20.90	17
Total non-interest income	28.27	28.18	56	28.13	27.40	60	33.26	28.83	62	20.13	29.23	33	17.86	28.50	26
Fiduciary activities income	1.50	2.24	45	1.54	2.10	51	1.34	2.09	46	1.90	1.97	58	1.79	2.14	54
Service charges on domestic deposit accounts	2.05	3.19	31	2.23	3.35	29	2.05	3.27	28	3.24	3.88	40	3.39	4.15	40
Trading revenue.....	0	0.72	23	0	1.60	29	0	1.28	25	0	1.18	22	0	0.85	27
Investment banking fees and commissions.....	1.45	2.52	51	1.22	2.64	44	1.09	2.46	44	1.31	3.54	43	1.28	3.42	42
Insurance activities revenue.....	0.10	0.37	55	0.11	0.39	57	0.09	0.41	53	0.14	0.47	56	0.08	0.47	52
Venture capital revenue.....	0	0.02	44	0	0	48	0	0.01	44	0	0.02	42	0	0.02	41
Net servicing fees	0.90	0.55	77	0.35	-0.20	78	0.60	0.01	85	0	0.28	21	0	0.65	9
Net securitization income	0	0.01	44	0	0	46	0	0	45	0	0.01	44	0	0.01	44
Net gain (loss) - sales of loans, OREO, and other assets	18.74	3.83	96	19.51	2.89	94	25.25	3.92	96	10.05	1.86	96	8.09	1.61	95
Other non-interest income.....	3.53	9.26	9	3.18	9.31	9	2.85	9.65	3	3.49	10.04	8	3.22	9.86	7
Overhead less non-interest income	24.98	29.94	31	29.08	34.19	33	21.75	31.93	20	31.89	31.06	42	32.85	31.46	47
Applicable income taxes / Pretax net operating income (tax equivalent).....	20.33	21.54	33	18.09	18.39	41	19.45	18.63	49	19.61	20.56	41	21.36	19.04	72
Applicable income tax + TE / Pretax net operating income + TE	21.16	23.10	19	19.65	22.75	21	20.52	21.18	36	20.74	23.23	28	22.67	21.56	55

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

06/2021

Assets

	Dollar Amount in Thousands						Percent Change	
		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Real estate loans	12,683,053	13,360,859	13,104,050	10,669,945	10,771,559	-5.07	53.73	
Commercial and industrial loans	2,557,345	3,172,510	2,951,843	1,572,757	1,419,008	-19.39	104.12	
Loans to individuals	1,173,261	1,199,672	1,197,670	1,162,707	961,797	-2.20	130.31	
Loans to depository institutions and acceptances of other banks	500	500	500	0	0	0.00	-72.30	
Agricultural loans	6,480	3,659	5,822	1,553	1,113	77.10	638.88	
Other loans and leases	1,044,189	881,186	1,050,465	692,681	518,591	18.50	152.32	
Less: Unearned income	0	0	0	0	0	0	0	
Loans and leases, net of unearned income	17,464,828	18,618,386	18,310,350	14,099,643	13,672,068	-6.20	67.46	
Less: Allowance for loan and lease losses	217,545	215,121	235,830	77,057	76,703	1.13	200.28	
Net loans and leases	17,247,283	18,403,265	18,074,520	14,022,586	13,595,365	-6.28	66.53	
Debt securities that reprice or mature in over 1 year	3,205,116	2,673,654	2,802,728	2,346,059	2,271,859	19.88	155.99	
Mutual funds and equity securities	11,507	9,875	10,718	8,894	9,734	16.53	75.65	
Subtotal	20,463,906	21,086,794	20,887,966	16,377,539	15,876,958	-2.95	76.18	
Interest-bearing bank balances	3,369,823	1,787,697	1,910,876	651,435	831,707	88.50	265.60	
Federal funds sold and reverse repos	925	823	823	820	803	12.39	27.76	
Debt securities that reprice or mature within 1 year	72,978	127,522	151,866	92,683	85,179	-42.77	-26.38	
Trading assets	0	0	0	0	0	0	0	
Total earning assets	23,907,632	23,002,836	22,951,531	17,122,477	16,794,647	3.93	89.19	
Non-interest-bearing cash and due from depository institutions	306,648	274,293	297,369	185,238	187,886	11.80	71.29	
Premises, fixed assets, and leases	237,996	251,893	245,344	154,427	95,245	-5.52	208.23	
Other real estate owned	18,474	29,947	22,595	15,515	16,865	-38.31	-47.06	
Investment in unconsolidated subsidiaries	10,743	9,363	9,435	9,262	9,227	14.74	33.84	
Intangible and other assets	2,709,464	2,666,655	2,657,996	2,175,405	2,146,628	1.61	93.25	
Total assets	27,190,926	26,234,973	26,184,247	19,662,324	19,250,498	3.64	89.64	
Quarterly average assets	27,024,776	24,421,183	26,086,816	19,445,337	19,118,340	10.66	111.25	
Average loans and leases (YTD)	18,031,492	15,708,515	17,143,449	13,878,777	13,474,963	14.79	91.30	
 Memoranda								
Loans held-for-sale	576,827	625,984	718,937	387,514	249,846	-7.85	9164.81	
Loans not held-for-sale	16,888,001	17,992,402	17,591,413	13,712,129	13,422,222	-6.14	62.03	
Real estate loans secured by 1–4 family	4,183,074	4,955,581	4,637,287	4,094,128	3,765,687	-15.59	70.94	
Commercial real estate loans	8,478,686	8,377,292	8,443,438	6,564,623	6,990,788	1.21	46.66	
Construction and land development	1,929,052	1,775,727	1,826,349	1,408,205	1,410,469	8.63	49.39	
Multifamily	766,497	642,601	684,587	634,158	730,309	19.28	24.64	
Nonfarm nonresidential	5,783,137	5,958,964	5,932,502	4,522,260	4,850,010	-2.95	49.25	
Real estate loans secured by farmland	21,293	27,986	23,325	11,194	15,084	-23.92	-3.17	
Total investment securities	3,289,601	2,811,051	2,965,312	2,447,636	2,366,772	17.02	142.29	
U.S. Treasury securities	101	50,772	50,217	50,435	57,417	-99.80	-99.89	
US agency securities (excluding mortgage-backed securities)	15,046	16,531	16,127	8,241	33,547	-8.98	-78.03	
Municipal securities	615,046	522,095	566,375	273,788	214,461	17.80	241.47	
Mortgage-backed securities	1,677,162	1,533,980	1,625,812	1,455,339	1,594,529	9.33	79.83	
Asset-backed securities	489,433	290,559	294,623	280,843	277,888	68.45	1346.36	
Other debt securities	481,306	387,239	401,440	370,096	179,196	24.29	953.83	
Mutual funds and equity securities	11,507	9,875	10,718	8,894	9,734	16.53	75.65	
Available-for-sale securities	3,277,074	2,799,941	2,953,359	2,437,296	2,337,039	17.04	147.57	
U.S. Treasury securities	101	50,772	50,217	50,435	52,343	-99.80	-99.88	
US agency securities (excluding mortgage-backed securities)	15,046	16,531	16,127	8,241	33,547	-8.98	-78.03	
Municipal securities	614,046	520,880	565,160	272,362	208,988	17.89	259.53	
Mortgage-backed securities	1,677,162	1,533,980	1,625,812	1,455,339	1,594,509	9.33	79.84	
Asset-backed securities	489,433	290,559	294,623	280,843	277,888	68.45	1346.36	
Other debt securities	481,286	387,219	401,420	370,076	169,764	24.29	1726.86	
Mutual funds and equity securities	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation)	0	-1	0	1	-1,344			
Available-for-sale securities appreciation (depreciation)	55,642	69,591	85,013	10,372	-23,845	-20.04	295.44	
Structured notes, fair value	598	609	603	118	136	-1.81		
Pledged securities	1,912,762	2,150,574	1,942,087	1,540,717	1,887,176	-11.06	53.80	

Liabilities and Changes in Capital

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Demand deposits	6,026,206	5,307,466	5,428,402	3,381,878	3,212,883	13.54	91.85
NOW, ATS and transaction accounts	812,018	1,076,250	799,635	372,175	374,495	-24.55	-53.28
Time deposits less brokered deposits < \$250K	1,832,133	2,298,875	2,033,876	1,429,474	1,095,304	-20.30	
MMDA and other savings accounts	12,284,188	10,017,344	11,449,157	7,774,585	8,111,989	22.63	259.35
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	20,954,545	18,699,935	19,711,070	12,958,112	12,794,671	12.06	132.35
Time deposits of \$250K or more	611,222	945,237	769,221	790,141	967,236	-35.34	
Foreign deposits	0	0	0	0	0	0	
Federal funds purchased and repos	127,745	176,168	142,300	124,654	176,327	-27.49	-66.86
Secured federal funds purchased	0	0	0	0	0	0	
Commercial paper	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less	500,000	647,894	552,653	1,003,083	1,312,346	-22.83	-58.53
Other borrowings w/remaining maturity over 1 year	33,365	706,985	31,879	848,782	126,852	-95.28	-62.96
Brokered deposits < \$250K	1,624	248,676	104,873	104,180	232,847	-99.35	
Noncore funding	1,273,956	2,724,960	1,600,926	2,870,840	2,815,608	-53.25	-57.23
Trading liabilities	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities	280,657	279,012	279,837	236,164	234,905	0.59	25.33
Other liabilities	288,055	333,211	294,794	233,375	153,690	-13.55	177.56
Total liabilities	22,797,213	22,037,118	21,886,627	16,298,491	15,998,874	3.45	84.97
Equity Capital							
Perpetual preferred stock (including surplus)	0	0	0	0	0		
Common stock	335,414	334,291	334,523	263,736	263,098	0.34	75.79
Common surplus	2,901,591	2,890,394	2,894,471	2,140,175	2,134,462	0.39	188.92
Retained earnings	1,316,607	1,100,097	1,205,395	1,132,579	1,013,037	19.68	56.19
Accumulated other comprehensive income	10,523	11,504	22,370	-34,869	-57,019	-8.53	
Other equity capital components	-170,422	-138,431	-159,139	-137,788	-101,954		
Total holding company equity capital	4,393,713	4,197,855	4,297,620	3,363,833	3,251,624	4.67	118.25
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	4,393,713	4,197,855	4,297,620	3,363,833	3,251,624	4.67	118.25
Total liabilities and capital	27,190,926	26,234,973	26,184,247	19,662,324	19,250,498	3.64	89.64
Memoranda							
Non-interest-bearing deposits	8,283,454	7,096,579	7,405,264	4,621,374	4,416,820	16.72	163.71
Interest-bearing deposits	13,283,937	12,797,269	13,179,900	9,231,059	9,577,934	3.80	85.15
Total deposits	21,567,391	19,893,848	20,585,164	13,852,433	13,994,754	8.41	109.07
Long-term debt that reprices within 1 year	500,000	647,894	552,653	1,003,083	1,312,346	-22.83	-58.53
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	4,297,620	3,363,833	3,363,833	3,251,624	3,240,530		
Accounting restatements	0	-44,331	-44,331	0	0		
Net income	201,734	92,869	289,023	260,099	256,342		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	4,358	287	1,238	1,275	1,517		
Sale of treasury stock	0	0	1	1	1		
Less: Purchase of treasury stock	11,210	608	21,317	35,673	100,724		
Changes incident to business combinations	0	817,830	817,830	0	0		
Less: Dividends declared	90,522	81,020	171,876	139,508	141,610		
Change in other comprehensive income	-11,847	46,373	57,239	22,150	-8,505		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	3,580	2,622	5,980	3,865	4,073		
Holding company equity capital, ending balance	4,393,713	4,197,855	4,297,620	3,363,833	3,251,624		

Percent Composition of Assets

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	46.64	36.32	75	50.93	36.22	81	50.05	36.22	79	54.27	37.78	76	55.95	37.19	83
Commercial and industrial loans	9.41	12.25	37	12.09	14.99	35	11.27	13.52	37	8	12.02	28	7.37	12.85	24
Loans to individuals	4.31	3.48	69	4.57	3.53	65	4.57	3.40	68	5.91	4.20	66	5	4.31	64
Loans to depository institutions and acceptances of other banks	0	0.01	71	0	0.04	64	0	0.03	70	0	0.04	29	0	0.05	28
Agricultural loans.....	0.02	0.21	40	0.01	0.20	38	0.02	0.19	44	0.01	0.24	34	0.01	0.30	33
Other loans and leases.....	3.84	4.22	58	3.36	4.66	48	4.01	4.63	55	3.52	5.01	45	2.69	5	36
Net loans and leases.....	63.43	59.81	59	70.15	63.21	65	69.03	61.58	70	71.32	63.77	65	70.62	63.98	60
Debt securities over 1 year.....	11.79	17.61	28	10.19	14.01	28	10.70	15.55	30	11.93	14.60	33	11.80	14.63	37
Mutual funds and equity securities	0.04	0.06	59	0.04	0.05	57	0.04	0.05	56	0.05	0.06	57	0.05	0.06	59
Subtotal	75.26	78.32	28	80.38	78.43	42	79.77	78.16	44	83.29	79.65	43	82.48	79.97	39
Interest-bearing bank balances	12.39	9.11	69	6.81	6.78	51	7.30	7.51	51	3.31	3.06	61	4.32	3.04	73
Federal funds sold and reverse repos	0	0.52	64	0	0.86	64	0	0.82	60	0	1.57	60	0	1.66	55
Debt securities 1 year or less	0.27	1.53	18	0.49	1.83	24	0.58	1.68	27	0.47	1.91	28	0.44	1.96	26
Trading assets	0	0.60	18	0	1.09	16	0	1.01	17	0	1.19	15	0	1.33	15
Total earning assets.....	87.92	91.43	9	87.68	90.72	14	87.65	91.05	11	87.08	89.53	23	87.24	89.74	23
Non-interest cash and due from depository institutions.....	1.13	1.01	56	1.05	1.08	47	1.14	1.07	51	0.94	1.14	33	0.98	1.21	35
Other real estate owned.....	0.07	0.02	89	0.11	0.03	92	0.09	0.02	91	0.08	0.03	88	0.09	0.04	86
All other assets.....	10.95	7.50	87	11.27	8.16	85	11.21	7.82	88	11.98	9.27	81	11.78	8.98	78
Memoranda															
Short-term investments	12.66	12.01	57	7.30	10.58	40	7.88	11.17	38	3.79	7.63	43	4.77	7.80	52
U.S. Treasury securities.....	0	1.08	25	0.19	0.92	53	0.19	0.84	56	0.26	1.03	55	0.30	1.04	52
US agency securities (excluding mortgage-backed securities)	0.06	0.77	27	0.06	0.48	35	0.06	0.63	31	0.04	0.54	31	0.17	0.69	49
Municipal securities	2.26	1.72	65	1.99	1.45	66	2.16	1.69	65	1.39	1.34	65	1.11	1.62	49
Mortgage-backed securities	6.17	12.97	20	5.85	11.11	21	6.21	11.75	20	7.40	11.44	26	8.28	11.13	32
Asset-backed securities	1.80	0.38	87	1.11	0.27	85	1.13	0.32	86	1.43	0.28	90	1.44	0.33	88
Other debt securities	1.77	0.52	85	1.48	0.39	85	1.53	0.42	86	1.88	0.39	90	0.93	0.41	79
Loans held-for-sale.....	2.12	0.42	91	2.39	0.48	94	2.75	0.52	94	1.97	0.39	94	1.30	0.30	92
Loans held for investment	62.11	59.85	55	68.58	63.46	58	67.18	61.72	63	69.74	63.50	58	69.72	63.93	55
Real estate loans secured by 1–4 family	15.38	11.69	67	18.89	12.29	78	17.71	11.91	74	20.82	13.29	78	19.56	13.46	74
Revolving	1.54	1.45	59	1.94	1.80	57	1.77	1.66	58	2.26	2.07	58	2.77	2.27	63
Closed-end, secured by first liens	13.62	9.84	69	16.62	9.99	83	15.67	9.81	79	18.16	10.69	83	16.30	10.57	80
Closed-end, secured by junior liens	0.23	0.20	73	0.33	0.26	71	0.27	0.22	74	0.40	0.28	73	0.49	0.31	74
Commercial real estate loans	31.18	22.48	75	31.93	21.90	75	32.25	22.22	77	33.39	22.23	73	36.31	21.58	82
Construction and land development.....	7.09	3.35	88	6.77	3.32	82	6.97	3.40	84	7.16	3.44	84	7.33	3.51	84
Multifamily	2.82	3.31	55	2.45	3.07	49	2.61	3.12	50	3.23	3.01	61	3.79	2.72	76
Nonfarm nonresidential	21.27	14.81	75	22.71	14.50	77	22.66	14.72	77	23	14.69	74	25.19	14.44	81
Real estate loans secured by farmland.....	0.08	0.34	50	0.11	0.33	53	0.09	0.33	51	0.06	0.36	45	0.08	0.41	50

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Loan commitments (reported semiannually, June/Dec)	6,368,974	5,302,560	5,730,876	3,610,778	3,826,370
Commit: Secured commercial real estate loans	2,810,743	2,307,707	2,647,017	1,293,219	1,503,703
Commit: Unsecured real estate loans	0	1,920	0	0	0
Credit card lines (reported semiannually, June/Dec)	153,284	146,058	130,804	143,449	187,423
Securities underwriting	0	0	0	0	0
Standby letters of credit	151,289	147,940	134,916	145,105	141,032
Commercial and similar letters of credit	3,055	5,092	5,092	5,092	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	780,133	786,192	872,449	303,394	223,390
Written options contracts (interest rate)	703,161	943,142	1,035,842	143,465	122,677
Purchased options contracts (interest rate)	0	0	0	0	0
Interest rate swaps	574,748	329,225	577,011	82,243	85,623
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

	BHC	Peer # 1	Pct												
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)	23.42	22.45	61	20.21	21.74	51	21.89	22.01	55	18.36	23.52	38	19.88	24.05	45
Standby letters of credit	0.56	0.67	56	0.56	0.72	54	0.52	0.71	51	0.74	0.84	57	0.73	0.92	52
Commercial and similar letters of credit	0.01	0.02	64	0.02	0.02	73	0.02	0.02	71	0.03	0.02	74	0	0.02	17
Securities lent	0	0.12	41	0	0.17	41	0	0.18	40	0	0.40	39	0	0.62	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.25	27	0	0.39	27	0	0.35	26	0	0.42	27	0	0.52	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.19	29	0	0.33	28	0	0.30	27	0	0.52	27	0	0.75	29
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.18	34	0	0.22	34	0	0.25	34	0	0.30	33	0	0.52	32
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.14	35	0	0.36	35	0	0.30	33	0	0.45	34	0	0.69	34
Derivative contracts	7.57	49.75	25	7.85	51.68	22	9.49	48.62	27	2.69	68.47	12	2.24	65.81	12
Interest rate contracts	7.57	35.96	27	7.85	36.85	25	9.49	34.36	30	2.69	47.31	12	2.24	43.84	13
Interest rate futures and forward contracts	2.87	5.17	77	3	9.28	74	3.33	6.21	75	1.54	10.67	67	1.16	11.40	67
Written options contracts (interest rate)	2.59	1.82	80	3.59	2.30	81	3.96	2.18	84	0.73	2.47	59	0.64	2.16	57
Purchased options contracts (interest rate)	0	1.33	21	0	1.51	23	0	1.46	22	0	2.65	22	0	2.32	23
Interest rate swaps	2.11	20.67	18	1.25	22.27	13	2.20	20.83	17	0.42	28.86	10	0.44	26.74	9
Foreign exchange contracts	0	6.16	25	0	5.77	24	0	6.01	25	0	10.12	22	0	10.92	21
Futures and forward foreign exchange contracts	0	3.93	26	0	3.58	25	0	3.47	25	0	5.23	23	0	5.22	23
Written options contracts (foreign exchange)	0	0.04	41	0	0.03	40	0	0.03	40	0	0.05	39	0	0.14	37
Purchased options contracts (foreign exchange)	0	0.04	41	0	0.03	41	0	0.04	40	0	0.08	39	0	0.13	37
Foreign exchange rate swaps	0	0.73	39	0	0.74	38	0	0.77	39	0	2.03	38	0	2.17	37
Equity, commodity, and other derivative contracts	0	0.86	34	0	1.80	32	0	1.86	32	0	3.32	31	0	4.08	31
Commodity and other futures and forward contracts	0	0.07	43	0	0.14	42	0	0.14	42	0	0.19	40	0	0.25	39
Written options contracts (commodity and other)	0	0.29	38	0	0.54	35	0	0.52	36	0	0.98	35	0	1.48	34
Purchased options contracts (commodity and other)	0	0.19	38	0	0.38	35	0	0.37	36	0	0.94	34	0	1.29	34
Commodity and other swaps	0	0.29	37	0	0.30	35	0	0.32	36	0	0.38	35	0	0.40	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)	35.32	42.93	56	33.76	41.55	53	33.43	42.82	53	26.02	45.53	33	28.40	44.93	36

Derivative Instruments

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Notional Amount					
Derivative contracts	2,058,042	2,058,559	2,485,302	529,102	431,690
Interest rate contracts	2,058,042	2,058,559	2,485,302	529,102	431,690
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	780,133	786,192	872,449	303,394	223,390
Written options	703,161	943,142	1,035,842	143,465	122,677
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	703,161	943,142	1,035,842	143,465	122,677
Purchased options	0	0	0	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	0	0	0	0	0
Swaps	574,748	329,225	577,011	82,243	85,623
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	2,058,042	2,058,559	2,485,302	529,102	431,690
Interest rate contracts	2,058,042	2,058,559	2,485,302	529,102	431,690
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,354,881	1,115,417	1,449,459	385,637	309,012
One year or less	793,415	786,192	872,448	303,394	223,390
Over 1 year to 5 years	250,000	13,696	263,491	13,898	14,290
Over 5 years	311,466	315,529	313,520	68,345	71,332
Gross negative fair value (absolute value)	6,647	14,307	13,059	3,065	3,002
Gross positive fair value.....	34,363	29,578	44,292	4,527	6,504
Held for trading.....	0	0	0	0	0
Non-traded.....	34,363	29,578	44,292	4,527	6,504
Current credit exposure on risk-based capital derivative contracts	34,363	29,578	44,292	4,527	6,504
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	94.09	76	100	95.13	78	100	94.10	77	100	93.44	80	100	92.91	80
Foreign exchange contracts	0	3.27	25	0	2.75	24	0	3.49	25	0	3.20	22	0	3.39	21
Equity, commodity, and other contracts	0	1.17	34	0	1.12	32	0	1.17	32	0	1.64	31	0	1.93	30
Futures and forwards	37.91	12.57	83	38.19	12.99	82	35.10	14.05	78	57.34	13.49	90	51.75	12.78	90
Written options	34.17	7.49	93	45.82	8.37	96	41.68	8.18	95	27.11	5.91	91	28.42	6.60	91
Exchange-traded	0	0.11	42	0	0.13	40	0	0.14	40	0	0.15	42	0	0.23	39
Over-the-counter	34.17	7.20	93	45.82	7.94	96	41.68	7.73	95	27.11	5.10	91	28.42	5.49	93
Purchased options	0	3.44	19	0	3.38	18	0	3.42	19	0	4.42	18	0	4.19	18
Exchange-traded	0	0.12	40	0	0.14	40	0	0.15	40	0	0.28	39	0	0.32	37
Over-the-counter	0	3.04	21	0	2.87	20	0	2.86	21	0	3.35	18	0	3.20	20
Swaps	27.93	71.23	15	15.99	69.92	13	23.22	68.76	14	15.54	69.75	11	19.83	70.34	12
Held for trading	0	40.60	20	0	43.50	18	0	43.53	19	0	44.16	18	0	46.31	18
Interest rate contracts	0	34.42	21	0	37.56	18	0	36.62	19	0	37.24	18	0	38.40	18
Foreign exchange contracts	0	1.57	33	0	1.40	31	0	1.60	32	0	1.60	30	0	1.85	29
Equity, commodity, and other contracts	0	0.58	40	0	0.71	37	0	0.68	38	0	0.83	36	0	1.14	35
Non-traded	100	59.40	79	100	56.50	81	100	56.47	80	100	55.84	81	100	53.69	81
Interest rate contracts	100	56.19	86	100	54.31	88	100	53.82	87	100	52.22	88	100	50.60	88
Foreign exchange contracts	0	0.38	33	0	0.28	34	0	0.46	34	0	0.34	33	0	0.57	32
Equity, commodity, and other contracts	0	0.13	38	0	0.10	37	0	0.10	37	0	0.13	38	0	0.16	38
Derivative contracts (excluding futures and forex 14 days or less)	65.83	91.87	12	54.18	89.91	9	58.32	91.48	10	72.89	93.86	14	71.58	94.47	11
One year or less	38.55	28.05	69	38.19	30.94	68	35.10	32.05	64	57.34	32.17	73	51.75	32.51	70
Over 1 year to 5 years	12.15	26.03	26	0.67	27.26	12	10.60	27.06	23	2.63	30.45	16	3.31	31.16	14
Over 5 years	15.13	30.08	35	15.33	28.48	36	12.61	29.56	32	12.92	28.09	32	16.52	28.71	40
Gross negative fair value (absolute value)	0.32	1.25	19	0.70	1.76	36	0.53	1.55	27	0.58	0.83	44	0.70	0.72	48
Gross positive fair value	1.67	1.68	50	1.44	2.69	30	1.78	2.23	43	0.86	1.19	37	1.51	0.85	89
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0	0.05	19	0.01	0.07	21	0.01	0.07	20	0	0.06	13	0	0.06	16
Gross positive fair value (X)	0.01	0.07	26	0.01	0.11	20	0.02	0.09	25	0	0.07	16	0	0.06	20
Held for trading (X)	0	0.05	21	0	0.08	19	0	0.07	19	0	0.06	18	0	0.05	19
Non-traded (X)	0.01	0.01	66	0.01	0.02	55	0.02	0.02	67	0	0.01	48	0	0.01	53
Current credit exposure (X)	0.01	0.05	35	0.01	0.08	27	0.02	0.06	32	0	0.05	22	0	0.04	31
Credit losses on derivative contracts	0	0	45	0	0	45	0	0	43	0	0	45	0	0	47
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	45	0	0	46	0	0	47	0	0	47
90+ days past due	0	0	46	0	0	48	0	0	47	0	0	48	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.18	0.63	33	0.15	1.03	27	0.23	0.85	31	0.03	0.73	22	0.04	0.53	28

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	235,830	77,057	77,057	76,703	76,627
Gross losses	13,088	14,395	32,983	29,110	28,606
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	3,325	3,363	9,386	8,151	6,669
Net losses	9,763	11,032	23,597	20,959	21,937
Provision for loan and lease losses	-8,522	73,019	106,293	21,313	22,013
Adjustments	0	76,077	76,077	0	0
Ending balance	217,545	215,121	235,830	77,057	76,703
Memo: Allocated transfer risk reserve (ATRR).....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Provision for loan and lease losses / Average assets	-0.06	-0.14	59	0.66	0.85	43	0.44	0.51	41	0.11	0.15	49	0.12	0.14
Provision for loan and lease losses / Average loans and leases.....	-0.09	-0.25	63	0.93	1.37	37	0.62	0.82	37	0.15	0.24	42	0.16	0.24
Provision for loan and lease losses / Net loan and lease losses.....	-87.29	77.32	47	661.88	792.43	60	450.45	487.86	62	101.69	130.58	31	100.35	134.68
Allowance for loan and lease losses / Total loans and leases not held for sale.	1.29	1.39	46	1.20	1.51	29	1.34	1.58	35	0.56	0.83	26	0.57	0.90
Allowance for loan and lease losses / Total loans and leases.....	1.25	1.37	44	1.16	1.48	28	1.29	1.55	35	0.55	0.81	26	0.56	0.89
Allowance for loan and lease losses / Net loans and leases losses (X)	11.14	15.27	59	9.75	11.83	62	9.99	11.58	63	3.68	8.03	41	3.50	7.54
Allowance for loan and lease losses / Nonaccrual assets	295.36	318.67	60	168.29	321.01	25	226.97	299.17	47	69.05	218.72	13	65.31	214.03
AllLL / 90+ days past due + nonaccrual loans and leases.....	247.68	260.68	54	154.79	244.42	29	200.31	244.34	46	63.64	151.73	18	57.68	160.51
Gross loan and lease losses / Average loans and leases	0.15	0.22	43	0.18	0.35	41	0.19	0.34	41	0.21	0.28	48	0.21	0.30
Recoveries / Average loans and leases	0.04	0.08	32	0.04	0.07	42	0.05	0.07	46	0.06	0.08	44	0.05	0.09
Net losses / Average loans and leases.....	0.11	0.13	52	0.14	0.28	42	0.14	0.27	40	0.15	0.21	49	0.16	0.22
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	45	0	0	45	0	0	44	0	0	40	0	39
Recoveries / Prior year-end losses	10.08	16.12	34	11.55	15.46	40	32.24	33.98	55	28.49	36.22	44	20.29	41.30
Earnings coverage of net loan and lease losses (X)	25.12	4.52	67	16.93	21.56	63	19.75	22.91	62	16.50	24.40	53	15.92	21.75
Net Loan and Lease Losses By Type														
Real estate loans	0.12	0.03	84	0.04	0.03	68	0.06	0.04	68	0.08	0.01	94	0.06	0.02
Real estate loans secured by 1–4 family.....	0.22	-0.01	97	0.02	0.01	66	0.02	0.01	66	0.05	0.01	87	0.05	0.01
Revolving	0.01	-0.05	77	0.18	0.01	90	0.13	0.01	87	0.19	0.02	91	0.13	0.03
Closed-end.....	0.24	-0.01	97	0.01	0.01	59	0	0	56	0.03	0	85	0.04	0.01
Commercial real estate loans	0.07	0.05	70	0.05	0.03	68	0.08	0.07	66	0.10	0.01	92	0.06	0.01
Construction and land development.....	0.02	0	85	0.07	0	90	0.03	0	80	0.08	-0.01	92	0.18	-0.03
1–4 family.....	0	0	57	-0.03	0	6	-0.02	0	9	0	0	27	0	-0.01
Other	0.02	-0.01	88	0.10	0	95	0.04	0	87	0.08	-0.01	92	0.18	-0.02
Multifamily.....	0.58	0.01	98	0	0	23	0	0	31	0.03	0	91	0	0
Nonfarm nonresidential	0.02	0.07	56	0.05	0.05	63	0.11	0.11	64	0.11	0.02	91	0.04	0.02
Owner-occupied.....	0	0.01	67	0.01	0.02	65	0.02	0.02	72	0.09	0.01	95	0.04	0.01
Other.....	0.02	0.06	63	0.04	0.03	73	0.09	0.08	68	0.02	0.01	74	-0.01	0.01
Real estate loans secured by farmland.....	0.81	-0.01	99	0	0.02	50	0	0.02	46	0	0.01	48	0	0
Commercial and industrial loans	0.06	0.20	37	0.41	0.46	59	0.44	0.47	53	0.66	0.37	81	0.95	0.31
Loans to individuals	0.21	0.78	21	0.30	1.41	14	0.25	1.13	14	0.19	1.17	13	0.22	1.16
Credit card loans	1.91	2.18	37	2.74	3.43	33	1.89	2.92	29	1.90	3.11	27	4.42	2.92
Agricultural loans.....	0	0.03	48	0	0.15	38	0	0.19	35	0	0.08	37	0	0.15
Loans to foreign governments and institutions	0	0	0	0	0	0	0	0	0	0	0	0	0	0
Other loans and leases.....	0	0.08	37	0	0.13	27	0	0.15	25	0	0.15	22	0	0.14

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	06/30/2021	06/30/2020		12/31/2020		12/31/2019		12/31/2018							
30+ Days Past Due and Nonaccrual Assets															
30–89 days past due loans and leases.....	82,799		66,619		74,978		65,816		94,027						
90+ days past due loans and leases	14,181		11,150		13,832		9,494		15,541						
Nonaccrual loans and leases.....	73,653		127,824		103,903		111,596		117,443						
Total past due and nonaccrual loans and leases.....	170,633		205,593		192,713		186,906		227,011						
Restructured 30–89 days past due	1,362		544		197		902		0						
Restructured 90+ days past due	46		0		0		0		690						
Restructured nonaccrual	32,471		59,916		41,185		48,387		48,899						
Total restructured loans and leases	33,879		60,460		41,382		49,289		49,589						
30–89 days past due loans held for sale	0		0		0		0		0						
90+ days past due loans held for sale.....	0		0		0		0		0						
Nonaccrual loans held for sale	0		0		0		0		0						
Total past due and nonaccrual loans held for sale.....	0		0		0		0		0						
Restructured loans and leases in compliance	13,392		16,976		14,275		9,080		9,836						
Other real estate owned.....	18,474		29,947		22,595		15,515		16,865						
Other Assets															
30–89 days past due.....	0		0		0		0		0						
90+ days past due	0		0		0		0		0						
Nonaccrual.....	0		0		0		0		0						
Total other assets past due and nonaccrual.....	0		0		0		0		0						
Percent of Loans and Leases	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
30–89 days past due loans and leases.....	0.47	0.27	82	0.36	0.36	60	0.41	0.39	64	0.47	0.43	65	0.69	0.44	82
90+ days past due loans and leases	0.08	0.10	72	0.06	0.13	57	0.08	0.12	61	0.07	0.15	50	0.11	0.17	59
Nonaccrual loans and leases.....	0.42	0.58	41	0.69	0.61	64	0.57	0.66	48	0.79	0.51	79	0.86	0.54	84
90+ days past due and nonaccrual loans and leases.....	0.50	0.73	37	0.75	0.80	57	0.64	0.85	41	0.86	0.71	69	0.97	0.75	73
30–89 days past due restructured.....	0.01	0.01	73	0	0.01	50	0	0.01	41	0.01	0.01	53	0	0.02	12
90+ days past due restructured	0	0	66	0	0.01	28	0	0.01	29	0	0.01	29	0.01	0.01	73
Nonaccrual restructured.....	0.19	0.12	73	0.32	0.13	87	0.22	0.13	80	0.34	0.14	88	0.36	0.16	85
30–89 days past due loans held for sale	0	0	40	0	0	41	0	0	38	0	0	38	0	0	37
90+ days past due loans held for sale.....	0	0	42	0	0	43	0	0	41	0	0	42	0	0	43
Nonaccrual loans held for sale	0	0	38	0	0	39	0	0.01	38	0	0	40	0	0	38
Percent of Loans and Leases and Other Assets															
30+ Days Past Due and Nonaccrual															
30–89 days past due assets	0.47	0.27	82	0.36	0.37	60	0.41	0.40	63	0.47	0.43	65	0.69	0.44	82
90+ days past due assets	0.08	0.10	72	0.06	0.13	57	0.08	0.12	61	0.07	0.15	49	0.11	0.18	59
Nonaccrual assets	0.42	0.59	40	0.69	0.62	64	0.57	0.67	47	0.79	0.53	79	0.86	0.57	82
30+ days past due and nonaccrual assets	0.98	1.04	54	1.10	1.21	57	1.05	1.29	48	1.33	1.19	65	1.66	1.26	75
Percent of Total Assets															
90+ days past due and nonaccrual assets	0.32	0.43	39	0.53	0.49	64	0.45	0.52	49	0.62	0.44	77	0.69	0.48	78
90+ days past due and nonaccrual assets + other real estate owned	0.39	0.46	50	0.64	0.52	71	0.54	0.55	57	0.69	0.48	80	0.78	0.52	82
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:															
Total assets	0.39	0.52	40	0.67	0.56	64	0.54	0.60	48	0.70	0.53	70	0.75	0.60	68
Allowance for loan and lease losses	49.15	67.93	39	81.48	65.48	73	59.78	66.66	47	177.91	115.41	84	188.82	118.28	85
Equity capital + allowance for loan and lease losses	2.32	4.43	24	3.97	4.83	43	3.11	4.97	29	3.98	4.28	52	4.35	4.79	46
Tier 1 capital + allowance for loan and lease losses	3.78	5.28	35	6.65	5.98	59	5.12	6.05	43	6.97	5.65	68	7.74	6.16	68
Loans and leases + other real estate owned	0.61	0.88	34	0.94	0.92	56	0.77	0.97	39	0.97	0.85	61	1.06	0.96	58

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.25	0.24	62	0.36	0.39	58	0.35	0.39	56	0.46	0.38	68	0.66	0.42	82
	90+ days past due		0.09	0.12	75	0.06	0.15	64	0.08	0.16	65	0.07	0.16	57	0.11	0.22	61
	Nonaccrual.....		0.48	0.65	44	0.63	0.63	57	0.60	0.76	45	0.57	0.46	64	0.67	0.57	70
Commercial and industrial	30–89 days past due		0.28	0.17	77	0.25	0.23	65	0.35	0.23	78	0.32	0.31	64	0.92	0.30	91
	90+ days past due		0.01	0.02	67	0.02	0.03	64	0.01	0.03	55	0.04	0.05	63	0.20	0.05	88
	Nonaccrual.....		0.48	0.64	47	1.35	0.75	82	0.84	0.75	61	3.23	0.83	96	3.14	0.76	95
Individuals	30–89 days past due		1.02	0.55	84	0.67	0.58	57	1.26	0.83	79	0.98	0.83	57	0.99	0.84	58
	90+ days past due		0.17	0.07	80	0.15	0.13	71	0.21	0.14	74	0.13	0.17	64	0.11	0.16	60
	Nonaccrual.....		0.03	0.18	36	0.03	0.22	32	0.03	0.28	28	0.02	0.17	30	0.04	0.23	28
Depository institution loans	30–89 days past due		0	0	45	0	0.03	45	100	0	97		0				0
	90+ days past due		0	0	48	0	0	49	0	0	46		0				0
	Nonaccrual.....		0	0	48	0	0	48	0	0	47		0				0
Agricultural	30–89 days past due		0	0.16	29	0	0.31	28	0	0.17	28	0	0.24	26	0	0.17	27
	90+ days past due		0	0	44	0	0.03	40	0	0	44	0	0	42	0	0	43
	Nonaccrual.....		2.24	0.69	85	0	0.80	23	3.35	0.49	91	0	0.67	22	0	0.75	23
Foreign governments	30–89 days past due			0.01			0			0			0.07				0.01
	90+ days past due			0			0			0			0				0
	Nonaccrual.....			0.04			0.02			0.09			0.03				0.06
Other loans and leases	30–89 days past due		3.05	0.11	97	0.37	0.14	81	0.29	0.18	75	0.02	0.20	38	0.11	0.17	56
	90+ days past due		0.06	0.01	92	0.02	0.01	83	0.06	0.01	90	0	0.01	30	0	0.01	31
	Nonaccrual.....		0.01	0.13	48	0.03	0.15	45	0.03	0.15	47	0	0.13	15	0.01	0.14	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018										
Common Equity Tier 1 Capital															
Common stock plus related surplus	3,066,583	3,086,254	3,069,855	2,266,123	2,295,606										
Retained earnings	1,381,727	1,161,145	1,273,511	1,132,579	1,013,037										
Accumulated other comprehensive income (AOCI)	10,523	11,504	22,370	-34,869	-57,019										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	4,458,833	4,258,903	4,365,736	3,363,833	3,251,624										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	1,834,030	1,825,887	1,823,771	1,507,945	1,514,961										
Accumulated other comprehensive income-related adjustments	10,523	11,504	22,370	-34,869	-57,019										
Other deductions from common equity tier 1 capital	0	0	0	0	0										
Subtotal:	2,614,280	2,421,512	2,519,595	1,890,757	1,793,682										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	2,614,280	2,421,512	2,519,595	1,890,757	1,793,682										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	0	0	0	0	0										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	0	0	0	0	0										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	0	0	0	0	0										
Tier 1 Capital	2,614,280	2,421,512	2,519,595	1,890,757	1,793,682										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	10,000	10,000	10,000	0	0										
Non-qualifying capital instruments	284,000	284,000	284,000	248,000	248,000										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	141,156	128,943	132,075	78,790	78,092										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity															
Tier 2 capital before deductions	435,156	422,943	426,075	326,790	326,092										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	435,156	422,943	426,075	326,790	326,092										
Exited advanced approach tier 2 capital															
Total capital	3,049,436	2,844,455	2,945,670	2,217,547	2,119,774										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	27,024,776	24,421,183	26,086,816	19,445,337	19,118,340										
Less: Deductions from common equity tier 1 capital	1,834,030	1,825,887	1,823,771	1,507,945	1,514,961										
Less: Other deductions	-114,423	-104,879	-114,423	-104,879	-94,528										
Total assets for leverage ratio	25,305,169	22,700,175	24,377,468	18,042,271	17,697,907										
Total risk-weighted assets	19,144,527	19,253,751	18,942,539	15,085,144	14,746,355										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	13.66	12.66	68	12.58	11.98	69	13.30	12.35	70	12.53	12.11	65	12.16	12.09	61
Common equity tier 1 capital, column B	0	0.29	46	0	0.28	46	0	0.30	46	0	0.29	46	0	0.52	45
Tier 1 capital, column A	13.66	13.44	60	12.58	12.72	56	13.30	13.08	59	12.53	12.78	54	12.16	12.85	43
Tier 1 capital, column B	0	0.33	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0.60	45
Total capital, column A	15.93	15.42	67	14.77	14.77	60	15.55	15.23	62	14.70	14.36	65	14.37	14.45	63
Total capital, column B	0	0.37	46	0	0.38	46	0	0.39	46	0	0.38	46	0	0.67	45
Tier 1 leverage	10.33	9.11	81	10.67	9.03	88	10.34	9.13	84	10.48	9.76	72	10.14	9.71	68
Supplementary leverage ratio, advanced approaches HCs		6.95			8.42			8.72			7.41			7.31	

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018			Percent Change		
																1-Year	5-Year	
Insurance Activities																		
Total insurance underwriting assets.....		0		0		0	0		0	0		0	0		0			
Total property and casualty assets		0		0		0	0		0	0		0	0		0			
Reinsurance recoverables (P/C)																		
Total life and health assets.....		0		0		0	0		0	0		0	0		0			
Reinsurance recoverables (L/H).....																		
Separate account assets (L/H).....		0		0		0	0		0	0		0	0		0			
 Total insurance underwriting equity		0		0		0	0		0	0		0	0		0			
Total property and casualty equity.....		0		0		0	0		0	0		0	0		0			
Total life and health equity		0		0		0	0		0	0		0	0		0			
Total insurance underwriting net income		0		0		0	0		0	0		0	0		0			
Total property and casualty		0		0		0	0		0	0		0	0		0			
Total life and health		0		0		0	0		0	0		0	0		0			
 Claims and claims adjusted expense reserves (P/C).....		0		0		0	0		0	0		0	0		0			
Unearned premiums (P/C)		0		0		0	0		0	0		0	0		0			
Policyholder benefit and contractholder funds (L/H)		0		0		0	0		0	0		0	0		0			
Separate account liabilities (L/H).....		0		0		0	0		0	0		0	0		0			
Insurance activities revenue.....		537		464		976		1,016		584		15.73		16.99				
Other insurance activities income		537		464		976		1,016		584		15.73		16.99				
Insurance and reinsurance underwriting income		0		0		0		0		0		0						
Premiums		0		0		0		0		0		0						
Credit related insurance underwriting.....		0		0		0		0		0		0						
Other insurance underwriting.....		0		0		0		0		0		0						
Insurance benefits, losses, expenses		0		0		0		0		0		0						
Net assets of insurance underwriting subsidiaries.....		0		0		0		0		0		0						
Life insurance assets.....		408,973		352,043		355,285		280,072		281,062		16.17		73.24				
 Analysis Ratios	06/30/2021			06/30/2020			12/31/2020			12/31/2019			12/31/2018					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Insurance underwriting assets / Consolidated assets.....	0	0	40	0	0	39	0	0	39	0	0.01	37	0	0.01	36			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	52.30			54.79			53.67			51.47			56.12					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	47.70			45.21			46.33			48.53			43.88					
Separate account assets (L/H) / Total life assets	13.29			11.01			11.24			7.26			8.53					
Insurance activities revenue / Adjusted operating income	0.10	0.37	55	0.11	0.39	57	0.09	0.41	53	0.14	0.47	56	0.08	0.47	52			
Premium income / Insurance activities revenue	0	3.14	41	0	3.04	40	0	2.84	40	0	7.32	37	0	4.86	37			
Credit related premium income / Total premium income.....	30.92			40.01			38.23			34.91			44.54					
Other premium income / Total premium income	69.08			59.99			61.77			65.09			55.46					
Insurance underwriting net income / Consolidated net income	0	0.02	44	0	0.02	45	0	0.03	44	0	0.08	39	0	0.08	42			
Insurance net income (P/C) / Equity (P/C).....	21.10			7.42			15.59			19.86			15.64					
Insurance net income (L/H) / Equity (L/H)	5.07			-31.13			3.62			5.13			1.99					
Insurance benefits, losses, expenses / Insurance premiums	-395.05			620.37			447.82			233.61			160.49					
Reinsurance recovery (P/C) / Total assets (P/C)		0.07			0		0.07			0.15			0.17					
Reinsurance recovery (L/H) / Total assets (L/H).....		0			0		0			0.15			2.31					
Net assets of insurance underwriting subsidiaries / Consolidated assets.....	0	0	44	0	0	43	0	0	44	0	0	42	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	14.44	11.54	62	13.35	11.35	57	12.89	11.03	55	14.23	11.51	60	15.03	10.22	68			
 Broker-Dealer Activities	0			0			0			0			0					
Net assets of broker-dealer subsidiaries (\$000)	0	0.47	38	0	0.73	37	0	0.75	37	0	1.39	34	0	1.79	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	13,246	0	0	2,519	2,474
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	13,246	0	0	2,519	2,474
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0
Analysis Ratios					
Yield: Foreign loans	0.64		0.93		1.25
Cost: Interest-bearing deposits.....	0.12		0.59		1.19
Net Losses as a Percent of Foreign Loans by Type					
Real estate loans	0.26		5.29		27.03
Commercial and industrial loans	1.03		0.59		0.29
Foreign governments and institutions	0		0		0
Growth Rates					
Net loans and leases.....	-1.19		10.27		22.48
Total selected assets.....	3.19		5.10	2	1.82
Deposits	9.07		10.22		10.36

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
		1-Year	5-Year					
Securitization activities.....		173,954	239,229	205,012	370	443	-27.29	19445.39
1–4 family residential loans		173,954	239,229	205,012	370	443	-27.29	19445.39
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Retained credit exposure.....		0	0	0	0	0		
1–4 family residential loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0		
Seller's interest carried as securities and loans		0	0	0	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Activity as a Percent of Total Assets		06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018		
Securitization activities.....		0.64	0.91	0.78	0	0		
1–4 family residential loans		0.64	0.91	0.78	0	0		
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans.....		0	0	0	0	0		
Commercial and Industrial loans		0	0	0	0	0		
All other loans and leases.....		0	0	0	0	0		
Asset-backed commercial paper conduits.....		0	0	0	0	0		
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0		
Liquidity commitments provided to conduit structures		0	0	0	0	0		
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)		22.33	24.85	23.65	25.88	23.65		
1–4 family residential loans		2.37	2.70	2.50	3.16	3.90		
Home equity lines		0.05	0.04	0.05	0.07	0.07		
Credit card receivables.....		6.59	6.28	6.39	8.14	6.88		
Auto loans and other consumer loans.....		14.50	16.82	15.94	11.15	10.38		
Commercial and industrial loans		54.17	49.31	51.47	51.59	55.12		

Servicing, Securitization and Asset Sale Activities—Part 2

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018			
						Percent Change		
	Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	1-Year	5-Year
Percent of Total Securitization Activities by Type								
Retained credit exposure.....		0	0	0	0	0	0	0
1–4 family residential loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Auto loans.....								
Commercial and industrial loans								
All other loans and leases								
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	0
Seller's interest carried as securities and loans		0	0	0	0	0	0	0
Home equity lines								
Credit card receivables.....								
Commercial and industrial loans								
Percent of Tier 1 Capital								
Total retained credit exposure.....		0	0	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure		0.14	0.14	0.18	0.26	0.17		
30–89 Days Past Due Securitized Assets								
1–4 family residential loans		11	0	0	0	28		-54.17
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total 30–89 days past due securitized assets.....		11	0	0	0	28		-54.17
90+ Days Past Due Securitized Assets								
1–4 family residential loans		0	0	0	0	0		-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total 90+ days past due securitized assets		0	0	0	0	0		-100.00
Total past due securitized assets.....		11	0	0	0	28		-73.81
Net Losses on Securitized Assets								
1–4 family residential loans		0	17	36	27	53		-100.00
Home equity lines		0	0	0	0	0		
Credit card receivables.....		0	0	0	0	0		
Auto loans		0	0	0	0	0		
Commercial and industrial loans		0	0	0	0	0		
All other loans and leases		0	0	0	0	0		
Total net losses on securitized assets.....		0	17	36	27	53		-100.00

Servicing, Securitization and Asset Sale Activities—Part 3

	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0.01	0	0	0	6.32
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets	0.01	0	0	0	6.32
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans	0	0	0	0	0
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets	0	0	0	0	0
Total past due securitized assets percent of securitized assets	0.01	0	0	0	6.32
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans	0	0.01	0.02	7.30	11.96
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets	0	0.01	0.02	7.30	11.96
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.44	0.58	0.65	0.75	0.96
Home equity lines	0.62	1.37	0.96	0.96	1.13
Credit card receivables	0.52	2.03	4.05	4.42	6.44
Commercial and industrial loans	0.28	0.25	0.35	0.32	0.92
All other loans and leases	0.52	0.23	0.30	0.34	0.51
Total managed loans past due 30–89 days	0.47	0.35	0.40	0.47	0.69
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans	0.20	0.12	0.16	0.16	0.27
Home equity lines	0.14	0.16	0.29	0.13	0.09
Credit card receivables	2.38	1.89	1.75	2.16	1.73
Commercial and industrial loans	0.01	0.02	0.01	0.04	0.20
All other loans and leases	0.05	0.04	0.04	0.03	0.04
Total managed loans past due 90+ days	0.08	0.06	0.07	0.07	0.11
Total Past Due Managed Assets	0.55	0.41	0.48	0.53	0.80
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans	0.23	0.01	0	0.04	0.04
Home equity lines	0.01	0.18	0.13	0.19	0.13
Credit card receivables	1.91	2.74	1.89	1.90	4.42
Commercial and industrial loans	0.06	0.41	0.44	0.66	0.95
All other loans and leases	0.08	0.07	0.09	0.10	0.07
Net Losses on Managed Assets Percent of Total Managed Assets	0.11	0.12	0.13	0.15	0.16

Parent Company Income Statement

Dollar Amount in Thousands	06/30/2021	06/30/2020	12/31/2020	12/31/2019	12/31/2018	Percent Change	
						1-Year	5-Year
Operating Income							
Income from bank subsidiaries	182,163	95,120	262,464	276,325	240,026	91.51	1010.14
Dividends	160,000	82,000	232,000	249,000	215,000	95.12	
Interest	0	0	0	0	0	0	
Management and service fees	22,163	13,120	30,464	27,325	25,026	68.93	35.07
Other income	0	0	0	0	0	0	
Income from nonbank subsidiaries	13	13	27	27	27	0.00	-7.14
Dividends	0	0	0	0	0		
Interest	0	0	0	0	0		
Management and service fees	13	13	27	27	27	0.00	-7.14
Other income	0	0	0	0	0		
Income from subsidiary holding companies	0	0	0	0	0		-100.00
Dividends	0	0	0	0	0		-100.00
Interest	0	0	0	0	0		
Management and service fees	0	0	0	0	0		
Other income	0	0	0	0	0		
Total income from subsidiaries	182,176	95,133	262,491	276,352	240,053	91.50	222.88
Securities gains (losses)	1,242	6	577	133	-609	20600.00	62000.00
Other operating income	1,215	101	202	126	227	1102.97	3015.38
Total operating income	184,633	95,240	263,270	276,611	239,671	93.86	226.99
Operating Expenses							
Personnel expenses	14,794	11,228	26,656	18,434	18,491	31.76	30.98
Interest expense	345	115	460	0	0	200.00	
Other expenses	7,536	15,703	26,764	20,135	18,723	-52.01	-2.00
Provision for loan and lease losses	0	0	0	0	0		
Total operating expenses	22,675	27,046	53,880	38,569	37,214	-16.16	19.44
Income (loss) before taxes	161,993	68,143	209,369	238,056	202,470	137.73	332.22
Applicable income taxes (credit)	422	-2,524	-4,196	-2,123	-2,470		
Extraordinary items							
Income before undistributed income of subsidiaries	161,571	70,667	213,565	240,179	204,940	128.64	321.58
Equity in undistributed income of subsidiaries	40,163	22,202	75,458	19,920	51,402	80.90	42.56
Bank subsidiaries	39,995	21,992	75,054	19,557	51,392	81.86	
Nonbank subsidiaries	168	210	404	363	10	-20.00	205.45
Subsidiary holding companies	0	0	0	0	0		-100.00
Net income (loss)	201,734	92,869	289,023	260,099	256,342	117.22	203.37
Memoranda							
Bank net income	199,995	103,992	307,054	268,557	266,392	92.32	
Nonbank net income	168	210	404	363	10	-20.00	205.45
Subsidiary holding companies' net income	0	0	0	0	0		-100.00

